

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Justin Teats  
Kristie Teats  
Debtors

Case No. 20-01125-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Sep 09, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Justin Teats, Kristie Teats, 505 Philips Street, Philipsburg, PA 16866-1843
5315987	+ AES, 333 Market St., 16th Floor, Harrisburg, PA 17101-2234
5315989	+ BB&T Item Processing Center, P.O. Box 580057, Charlotte, NC 28258-0057
5316002	+ Federal Loan Services, P.O. Box 69184, Harrisburg, PA 17106-9184
5316017	+ Synchrony Bank, c/o Global Credit & Collection, 5440 N. Cumberland Ave., #300, Chicago, IL 60656-1486

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Sep 09 2025 18:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: PRA.COM	Sep 09 2025 22:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5343337	Email/Text: Bankruptcy@Freedommortgage.com	Sep 09 2025 18:41:00	AURORA FINANCIAL GROUP, INC., FREEDOM MORTGAGE CORP., Bankruptcy Department,, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5391357	Email/PDF: bncnotices@becket-lee.com	Sep 09 2025 18:46:51	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5391358	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2025 18:46:19	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701, Afni, Inc., c/o Becket and Lee LLP 19355-0701
5330510	Email/Text: Bankruptcy@Freedommortgage.com	Sep 09 2025 18:41:00	Aurora Financial Group, Inc. c/o, Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
5315988	EDI: BANKAMER	Sep 09 2025 22:37:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
5320246	+ Email/Text: bankruptcy@bbandt.com	Sep 09 2025 18:41:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5318939	+ EDI: BANKAMER2	Sep 09 2025 22:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5315990	+ EDI: CAPITALONE.COM	Sep 09 2025 22:37:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285

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5319388	EDI: CAPITALONE.COM	Sep 09 2025 22:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5315991	+ EDI: CAPITALONE.COM	Sep 09 2025 22:37:00	Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
5323653	Email/PDF: bncnotices@becket-lee.com	Sep 09 2025 18:46:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5315992	+ EDI: JPMORGANCHASE	Sep 09 2025 22:37:00	Chase, P.O. Box 15369, Wilmington, DE 19850-5369
5332181	EDI: CITICORP	Sep 09 2025 22:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5315993	+ EDI: CITICORP	Sep 09 2025 22:37:00	Citibank, NA, c/o Client Services, P.O. Box 1503, St. Peters, MO 63376-0027
5315994	+ EDI: WFNNB.COM	Sep 09 2025 22:37:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, Ohio 43218-2125
5315996	+ EDI: WFNNB.COM	Sep 09 2025 22:37:00	Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, Ohio 43218-3043
5315995	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2025 18:41:00	Comenity Capital Bank, c/o Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
5315997	EDI: WFNNB.COM	Sep 09 2025 22:37:00	Comenity My Place Rewards, P.O. Box 659820, San Antonio, TX 78265
5315998	EDI: WFNNB.COM	Sep 09 2025 22:37:00	Comenity Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265
5315999	EDI: WFNNB.COM	Sep 09 2025 22:37:00	Comenity Wayfair, P.O. Box 659617, San Antonio, TX 78265
5316000	+ EDI: DISCOVER	Sep 09 2025 22:37:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
5319233	EDI: DISCOVER	Sep 09 2025 22:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
5316001	+ EDI: JPMORGANCHASE	Sep 09 2025 22:37:00	Disney Rewards Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
5372390	Email/Text: ECMCBKNotices@ecmc.org	Sep 09 2025 18:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
5372391	Email/Text: ECMCBKNotices@ecmc.org	Sep 09 2025 18:41:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 551160408
5316006	Email/Text: Bankruptcy@FMAAlliance.com	Sep 09 2025 18:41:00	FMA Alliance, Ltd., P.O. Box 2409, Houston, TX 77252
5318921	^ MEBN	Sep 09 2025 18:35:49	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
5316003	+ Email/Text: SAABankruptcy@fcbanking.com	Sep 09 2025 18:41:00	First Commonwealth Bank, 601 Philadelphia St., Indiana, PA 15701-3952
5316004	+ EDI: AMINFOFP.COM	Sep 09 2025 22:37:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
5316005	+ Email/Text: crdept@na.firstsource.com	Sep 09 2025 18:41:00	Firstsource Advantage, LLA, P.O. Bo 628, Buffalo, NY 14240-0628
5316007	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 09 2025 18:41:00	Freedom Mortgage, 907 Pleasant Valley Ave., Mt. Laurel, NJ 08054-1210
5332028	EDI: JEFFERSONCAP.COM	Sep 09 2025 22:37:00	Jefferson Capital Systems LLC, Po Box 7999,

			Saint Cloud Mn 56302-9617
5325861	+ Email/Text: RASEBN@raslg.com	Sep 09 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5321476	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 09 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5316008	+ EDI: CAPITALONE.COM	Sep 09 2025 22:37:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
5321190	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2025 18:45:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5316009	+ EDI: SYNC	Sep 09 2025 22:37:00	Lowe's Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
5316010	Email/Text: camanagement@mtb.com	Sep 09 2025 18:41:00	M&T Bank, Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264
5316012	Email/Text: camanagement@mtb.com	Sep 09 2025 18:41:00	M&T Bank, P.O. Box 1056, Buffalo, NY 14240
5316011	Email/Text: camanagement@mtb.com	Sep 09 2025 18:41:00	M&T Bank, P.O. Box 64679, Baltimore, MD 21264
5330545	+ Email/Text: camanagement@mtb.com	Sep 09 2025 18:41:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5316013	^ MEBN	Sep 09 2025 18:35:27	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5329909	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 09 2025 18:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5321826	+ Email/Text: bncnotifications@pheaa.org	Sep 09 2025 18:41:00	PHEAA FRN, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5316014	EDI: PRA.COM	Sep 09 2025 22:37:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
5326323	+ EDI: JEFFERSONCAP.COM	Sep 09 2025 22:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5327882	Email/PDF: bncnotices@becket-lee.com	Sep 09 2025 18:45:45	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5331113	+ EDI: AIS.COM	Sep 09 2025 22:37:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5316016	+ EDI: SYNC	Sep 09 2025 22:37:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
5316018	+ EDI: SYNC	Sep 09 2025 22:37:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, Florida 32896-5060
5316019	+ EDI: SYNC	Sep 09 2025 22:37:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, Florida 32896-5064
5316076	+ EDI: AISACG.COM	Sep 09 2025 22:37:00	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5316020	+ EDI: SYNC	Sep 09 2025 22:37:00	Walmart Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
TOTAL: 55			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5318922	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
5322819	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5316015	##+	State Farm, P.O. Box 23025, Columbus, GA 31902-3025

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2025 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James McClure	on behalf of Debtor 1 Justin Teats jmccclure@bmzlaw.com nvargas@bmzlaw.com;plarson@bmzlaw.com
James McClure	on behalf of Debtor 2 Kristie Teats jmccclure@bmzlaw.com nvargas@bmzlaw.com;plarson@bmzlaw.com
Justin L McCall	on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com bbauer@lenderlaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

Justin Teats

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6698

EIN --

Debtor 2

Kristie Teats

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7958

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-01125-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Justin Teats

Kristie Teats  
pka Kristie Klingensmith**By the  
court:**9/9/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**